

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
WICHITA FALLS DIVISION

ARTHUR RAY JARRELL & JACKIE GAIL JARRELL

CASE NO. 09-70426-HDH-13

AKA1:
DBA1:
SS#1: xxx-xx- 0937

AKA2: JACKIE GAIL FOWLER
DBA2:
SS#2: xxx-xx- 5429

REPORT OF 341 MEETING

I. 341 MEETING REPORT:

A. Orig. Date: 9/24/2009 Orig. Time: 12:00 PM Reset Date: Reset Time:

B. Meeting Results: Adjourned

C. Debtor(s): Debtor 1 Appeared Debtor 2 Appeared

D. Attorney for Debtor(s): Appeared

E. Creditor Appearance: None

F. Amount Paid to the Trustee as of 9/25/2009 \$1,230.00 First Payment Due Date: 9/24/2009

G. File Trustee's Motion to Dismiss because

H. B22C Information: B22C Form is: Complete
Budgeted Income: \$4,924.55 Expense: \$3,694.55 Surplus: \$1,230.00
Plan Payment: \$1,230.00 Monthly Plan Term(Months): 60

I. Value of Non-Exempt Property: \$53,877.56 Proposed Amount to Unsecured Creditors: \$0.00
Objection to Exemption of:
Repeat Filing (If case dismissed, it should be with prejudice) Previous Case Numbers:
Object to Invoke Stay Pleading
Case Converted from Chapter 7, Bar Date Set: 12/23/2009 Date Converted from Chapter 7:

J. Required Information: Good

K. Business Information:

L. Object to Confirmation: Yes
Sch J excessive expenses are \$80 student loan
Failure to include all disposable income

M. Financial Management Class: Debtor 1 Appeared Debtor 2 Appeared

N. Eligibility:
Certificate of Credit Counseling Filed: Both Debtor 1 and Debtor 2
Credit Counseling Provider Approved: Yes
Debt Limits Exceeded (Secured-\$1,010,650; Unsecured-\$336,900): No

O. Domestic Support Obligation: \$0.00 Current: Arrears: \$0.00
Affidavit and Disclosure of Domestic Support Obligations Received: Yes

P. Remarks: Questions
-Sch J excessive expenses are \$80 student loan
-\$80 for the student loan in personal expenses is preferential treatment.
AES is the lender
-For what student loan?
Nursing school
-When will Mrs. Begin to receive SS?
At age 67
-There are an average of \$839 in unexplained deposits not just \$324.42 as stated for royalties.
-Why is there a difference?
Not sure. No gambling winnings.
-Failure to include all disposable income
-Expenses could be over reported by \$80

Chapter 13 Trustee

6308 Iola Avenue Lubbock, TX 79424

(806) 748-1980 Phone (806) 748-1956 Fax

-Income could be under reported by \$628.68

-Income could be under reported by deposits of \$514.58,

-Mrs. Could begin SS soon as well.

She does not plan on SS until age 67 or 5 years from now.

Objection

-Sch J excessive expenses are \$80 student loan

-Failure to include all disposable income

Dated: 9/24/2009

/s/ Walter O'Cheskey

Standing Bankruptcy Trustee

By: Brent Hagan

Case Number:	09-70426
Debtor:	Jarrell
Attorney:	MJW
Presiding Officer:	Brent Hagan
Calculation Date:	9/23/2009 13:15

Domestic Support Input name from Plan	Arrears Enter amount from Plan	Int. Rate Enter from Plan	Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00

Secured Creditor/Collateral Input name from Plan	Value/Claim Amount Enter amount from Plan	Int. Rate Enter from Plan	Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
Bank of America	\$9,000.00	6.00%	15	\$624.28	\$9,364.19
Gray CAD	\$304.64	12.00%	15	\$21.97	\$329.58
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00

Priority Creditor Input name from Plan	Value/Claim Amount Enter amount from Plan		Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
IRS	\$2,189.44		15	\$145.96	\$2,189.44
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00

Attorney Fees Paid Through the Plan	\$2,719.00			\$2,719.00
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Noticing Fees	\$116.56			\$116.56
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Clerk Filing Fees	\$0.00			\$0.00
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Hardacre Minimum	\$0.00	<div style="display: flex; align-items: center; justify-content: center;"> <div style="border-left: 1px solid black; padding-left: 10px;"> <div style="display: flex; align-items: center;"> <div style="margin-right: 10px;"><-----</div> <div style="margin-right: 10px;">\$53,877.56</div> <div style="margin-right: 10px;">Less Trustee Fees</div> <div style="margin-right: 10px;">\$5,387.76</div> <div style="margin-right: 10px;">Less Attorney Fees</div> <div style="margin-right: 10px;">\$2,719.00</div> <div style="margin-right: 10px;">Less Noticing Fees</div> <div style="margin-right: 10px;">\$116.56</div> <div style="margin-right: 10px;">Less Clerk Filing Fees</div> <div style="margin-right: 10px;">\$0.00</div> <div style="margin-right: 10px;">Less Scheduled Priority Claims</div> <div style="margin-right: 10px;">\$2,189.44</div> <div style="margin-right: 10px;">Less Other (Explain Below)</div> <div style="margin-right: 10px;">\$0.00</div> <div style="margin-right: 10px;">Chapter 7 Minimum (Net)</div> <div style="border-bottom: 1px solid black;">\$43,464.80</div> </div> <div style="margin-left: 10px;">Greater Of -----></div> </div> </div>		
Chapter 7 Minimum (Gross)	\$53,877.56			
Less Trustee Fees	\$5,387.76			
Less Attorney Fees	\$2,719.00			
Less Noticing Fees	\$116.56			
Less Clerk Filing Fees	\$0.00			
Less Scheduled Priority Claims	\$2,189.44			
Less Other (Explain Below)	\$0.00			
Chapter 7 Minimum (Net)	\$43,464.80			

Total Scheduled General Unsecured Claims (Limits Greater of Hardacre or Chapter 7 Minimum)	\$71,777.14
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Calculated Base (Admin, Secured, Priority, DSO, Lower of Minimum or Sched U/S & Trustee Fee)	\$64,635.46
Debtor Plan Base (Monthly Payment X Term)	\$73,800.00
Surplus (Debtor Plan Base - Calculated Base)	\$9,164.54

Comments:

Case Number:	0
Debtor:	0
Attorney:	0
Presiding Officer:	0
Calculation Date:	9/23/2009 13:15

Schedule I Gross Income		\$0.00
Less Line 57 B22C		\$0.00
Adjustments (Enter as positive to add, negative to subtract)		
Adjustment out		\$0.00
Month Disposable Income Available		\$0.00
Multiplier		60
Minimum to Unsecureds		\$0.00

Comments: